

Amendments to the claims (this listing replaces all prior versions):

1. (currently amended) A machine-base method comprising
in connection with a project ~~in which a user generates a predictive model based on~~
~~historical data about a system being modeled,~~
generating a predictive model based on historical data about a system being modeled,
enabling the user to validate a ~~model~~ model development process with a predictive model
between at least two subsets of the historical data, and
interacting with the system being modeled based on the predictive model.
2. (currently amended) The method of claim 1 in which ~~the~~ a user interface display
project goals enabling the user to assess model project performance wherein the project goals
comprise at least one of: cumulative lift over ~~the~~ an interval of interest, degree of monotonicity,
or concordance scores ~~minimum false negatives or minimum false positives as appropriate.~~
3. (original) The method of claim 2 also including
identifying that the model does not produce at least a predefined degree of lift for at least
one of the validation datasets.
4. (currently amended) The method of claim 3 also including
enabling a user to choose interactively at least one model development criterion change
or transformation or interaction of variables to improve ~~the~~ a fit of the model.
5. (currently amended) The method of claim 4 also including
graphically displaying and comparing measures of performance for the validation dataset
and ~~the~~ a training dataset.
6. (currently amended) A machine-based method comprising
in connection with a process,

~~in which a user generates~~ generating a predictive model based on historical data about a system being modeled,

using ~~the a~~ validated model development process, ~~to enable~~ enabling automatic transformations of variables of the data, automatic generation of a predictive model, and ~~automatically generating~~ automatic generation of performance measures of the predictive model on at least two independent datasets of historical data, and ~~[.]~~

interacting with the system being modeled based on the predictive model.

7. (original) The method of claim 6 also including generating measures of the performance of the model for the two datasets, the performance measures being generated separately percentile by percentile.
8. (original) The method of claim 6 also including graphically displaying and comparing measures of performance for the two datasets.
9. (currently amended) The method of claim 6 also including persistently storing the validated model development process and ~~the a~~ validated model for computing propensities for at least one target outcome variable, the propensities serving as indices of ~~the a~~ score for non-historical data.
10. (original) The method of claim 6 also including providing a user interface for assessing project goals against performance.
11. (currently amended) The method of claim 6 also including providing a user interface for selecting at least one subset of the historical data in addition to ~~the a~~ training subset.
12. (currently amended) The method of claim 6 providing a user interface for displaying the performance of the model for at least two subsets of the historical data for ~~the an~~ interval of interest.

13. (original) The method of claim 6 enabling a user to choose interactively at least one transformation or interaction of variables to improve the model validation process.

14. (currently amended) The method of claim 6 determining whether the model generalizes to the data other than ~~the~~ a subsample, and, if so, applying ~~the~~ a possible model to all of the data to generate a final model, and cross-validating the final model using random portions of the data.

15. (original) The method of claim 6 providing a user interface that enables the user to select at least one validation dataset and invoke a model process validation method.

16. (original) The method of claim 6 providing a user interface that enables the user to point and click to cause display of information about the model process validation.

17. (original) The method of claim 16 in which the information about the model process validation includes at least one of: a statistical report card with a link to the statistical report chart, a cumulative lift chart with a link to the cumulative lift chart, and a non-cumulative lift chart with a link to the non-cumulative lift chart.

18. (original) The method of claim 17 in which invocation of the link to the statistical report card causes display of the statistics of model process validation.

19. (original) The method of claim 17 in which invocation of the link to the cumulative lift chart causes display of a cumulative lift chart.

20. (original) The method of claim 17 in which invocation of the link to the cumulative lift chart causes display of a non-cumulative lift chart.

21. (original) The method of claim 17 in which a user is enabled to choose interactively at least one performance criterion change or transformation or interaction of variables to improve the model validation process.

22. (original) The method of claim 6 also including providing a user interface that enables the user to select at least one machine automated model development process applied to the entire dataset for a validated model process.

23. (original) The method of claim 6 also including providing a user interface that enables the user to point and click to cause display of information about the performance of the validated model process applied to the entire set of historical data.

24. (original) The method of claim 23 in which the information about the model performance for two independent data subsets includes at least one of the following: a statistical report card with a link to the statistical report chart, a cumulative lift chart with a link to the cumulative lift chart, a non-cumulative lift chart with a link to the non-cumulative lift chart.

25. (original) The method of claim 24 in which the invocation of the link to the statistical report card causes display of the statistics of model process validation.

26. (original) The method of claim 24 in which the invocation of the link to the cumulative lift chart causes display of a cumulative lift chart.

27. (original) The method of claim 24 in which the invocation of the link to the cumulative lift chart causes display of a non-cumulative lift chart.

28. (currently amended) The method of claim 6 also including storing ~~the~~ a final model and the model process validation results persistently.